

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

STEVEN J FELDER

Debtor(s)

Case No. 19-16547-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/18/2019.
- 2) The plan was confirmed on 07/07/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/06/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$45,134.00.
- 10) Amount of unsecured claims discharged without full payment: \$12,291.43.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$51,800.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$51,800.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$5,300.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,424.41
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$9,724.41**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE	Unsecured	NA	145.93	145.93	132.80	0.00
CAPITAL ONE BANK	Unsecured	NA	3,691.92	3,691.92	3,359.69	0.00
CAPITAL ONE BANK	Unsecured	NA	1,591.67	1,591.67	1,448.44	0.00
CITY OF PHILA	Secured	NA	50.56	50.56	50.56	0.00
COMENITY/CAPITAL/MPRC	Unsecured	86.00	NA	NA	0.00	0.00
CREDIT FIRST NA	Unsecured	NA	1,252.48	1,252.48	1,139.77	0.00
CREDIT FIRST NATIONAL ASSOCIATI	Unsecured	1,034.00	NA	NA	0.00	0.00
DEMARIE BEY FELDER	Priority	NA	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BAI	Unsecured	NA	1,668.95	1,668.95	1,518.76	0.00
FANKLIN MINT FEDERAL CREDIT UN	Unsecured	NA	1,511.35	1,511.35	1,375.35	0.00
FORTIVA	Unsecured	3,749.00	NA	NA	0.00	0.00
FRANKLIN MINT FCU	Unsecured	NA	3,553.81	3,553.81	3,234.01	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	5,130.64	5,130.64	4,668.94	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	546.14	546.14	496.99	0.00
LVNV FUNDING	Unsecured	NA	1,500.00	1,500.00	1,365.02	0.00
LVNV FUNDING	Unsecured	NA	1,005.10	1,005.10	914.65	0.00
LVNV FUNDING	Unsecured	NA	2,136.84	2,136.84	1,944.55	0.00
MERRICK BANK	Unsecured	NA	1,286.30	1,286.30	1,170.55	0.00
PA STATE EMPLOYEES CU	Unsecured	NA	4,999.15	4,999.15	4,549.28	0.00
PGW	Unsecured	NA	37.94	37.94	34.53	0.00
PHFA LOAN SERVICING DIVISION	Secured	NA	106,254.37	68.38	68.38	0.00
PNC BANK, NATIONAL ASSOCIATION	Unsecured	NA	1,129.75	1,129.75	1,028.09	0.00
PNC BANK, NATIONAL ASSOCIATION	Unsecured	NA	1,049.37	1,049.37	954.94	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,148.20	1,148.20	1,044.87	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	6,478.01	6,478.01	5,895.06	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	787.65	787.65	716.77	0.00
PREMIER BANKCARD, LLC.	Unsecured	NA	732.61	732.61	666.68	0.00
PREMIER BANKCARD, LLC.	Unsecured	NA	847.83	847.83	771.54	0.00
QUANTUM3 GROUP	Unsecured	NA	2,758.69	2,758.69	2,184.03	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	115.33	115.33	104.95	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	161.62	161.62	147.08	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	118.32	118.32	107.68	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	309.48	309.48	281.63	0.00
SYNCHRONY BANK	Unsecured	686.00	NA	NA	0.00	0.00
TARGET	Unsecured	2,298.00	NA	NA	0.00	0.00
WELLS FARGO BANK	Secured	NA	13,514.95	NA	0.00	0.00
WILLOWBROOK/SPLIT ROCK RESOR	Secured	NA	700.00	700.00	700.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$68.38	\$68.38	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$750.56	\$750.56	\$0.00
<b>TOTAL SECURED:</b>	<b>\$818.94</b>	<b>\$818.94</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$45,695.08</b>	<b>\$41,256.65</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$9,724.41</u>
Disbursements to Creditors	<u>\$42,075.59</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$51,800.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/16/2025

By: /s/ Kenneth E. West

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.